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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

First named inventor: Ian E. Abrahams

Serial No.: 09/774,538

Filed: Jan. 31, 2001

Title: System for Managing Risk

Group Art Unit: 3623

Examiner: Choi, Peter H.

RESPONSE TO FINAL OFFICE ACTION

Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Sir:

This paper is filed in response to the final Office action
mailed November 3, 2006.

*****If any fee and/or extension is required in addition to any enclosed
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CERTIFICATE OF MAILING/TRANSMISSION (37 C.F.R. § 1.8(a))

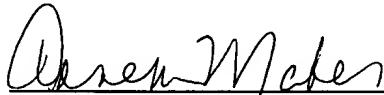
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